

PATENT

Attorney Docket No.: WBE-1

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
HARRY V. WEBER	)	Examiner: Harish T. Dass
	)	
Serial No.: 10/054,689	)	Group Art Unit: 3692
	)	
Filed: November 13, 2001	)	Our Account No.: 04-1403
	)	
For: VIRTUAL FINANCIAL AID OFFICE	)	Customer ID No.: 22827
	)	

**Interview Summary Pursuant to 37 C.F.R. § 1.133**

Commissioner For Patents  
U.S. Patent and Trademark Office  
Post Office Box 1450  
Alexandria, VA 22313-1450

Honorable Commissioner:

The most recent Office Action dated October 31, 2007 includes a final rejection of all currently pending claims. Reconsideration is respectfully requested in light of a concurrently filed RCE submission and a telephone interview conducted on January 29, 2008 between Patent Agent, Jennifer Ulsh, and Primary Examiner, Harish T. Dass. The RCE submission is provided as a separate amendment and response. In accordance with 37 C.F.R. §1.133(b), this paper sets forth a summary of the January 29, 2008 interview and includes a complete written statement of the reasons presented at the interview as warranting favorable action.

## **INTERVIEW SUMMARY**

**General Overview of the Invention:** The interview began by providing Examiner Dass with a general overview of the subject technology, which focuses on a web-based application for providing a multi-level financial aid system. That system is generally related to the steps of actually processing and generating a financial aid award package (unlike other systems – including some of the patent references cited in the recent Office Actions – which consider estimation or providing information to a student only AFTER award packages and financial aid processing has occurred). Some significant aspects of the technology include those related to gathering required information for a given student, checking this information against related info provided to governmental agencies (such as the info contained in ISIR documents), ensuring compliance with federal regulatory agencies, determining aid eligibility, and generating an award notice. Many benefits are achieved by providing a single on-line web application that processes student financial aid without the need for time-consuming and inefficient interaction by students and staffing in a traditional financial aid office associated with a given educational institution. The virtual financial aid office reduces paperwork, improves aid processing time, and reduces staffing needs for educational institutions.

**Commercial Success of the Invention:** Evidence of commercial success has been established with the subject virtual financial aid technology, which is currently utilized in numerous educational institutions in various locations throughout many states in our country. Examiner Dass indicated that evidence of commercial success, even if submitted in affidavit form, would not likely be given much weight in a determination of obviousness. Nonetheless, a declaration from sole inventor Harry Weber will be submitted so that formal evidence of commercial success is on the record for consideration by the USPTO.

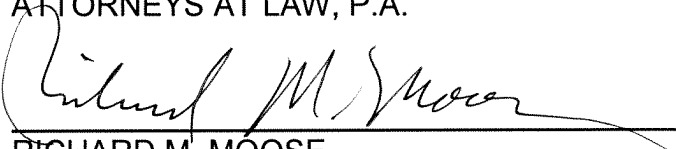
**Specific Claim Features** – In our most recent written response to the patent office, we had discussed the importance of several dependent claim features, including the following: determination of eligibility for various types of financial aid (e.g., pell grants, federal loans, scholarships, etc.); obtaining a copy of a given student's ISIR

document for use in financial aid processing to make sure that information obtained via the initial student information collection steps are complete and accurate (see claims 14 and 55); specific processing steps, including providing services for comparing obtained student information with the given student's ISIR, determining what financial aid the student is eligible for, and providing an award notice to the student based on the determination of financial aid eligibility (see claim 58); and determining whether a given student's corresponding information complies with federal regulatory standards for financial aid eligibility (see claim 59). Examiner Dass indicated that he would consider the features from the dependent claims in more detail if we rewrite them in independent claim format and submit them in another patent office response in the form of a "Request for Continued Examination" (RCE). It was agreed that this would be the approach taken by Applicant.

Respectfully submitted,

DORITY & MANNING,  
ATTORNEYS AT LAW, P.A.

Date: March 18, 2008



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